

THE JOURNAL



OF THE PACIFIC COAST NUMISMATIC SOCIETY

NUMBER 7

APRIL 1986

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PACIFIC COAST NUMISMATIC SOCIETY

Founded 1915

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PCNS CALENDAR OF COMING EVENTS

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April 30, 1986 - Wednesday - 8:00 PM
Topic: Numismatic Paper (Bank Checks)
Speaker: Don T. Thrall

May 28, 1986 - Wednesday - 8:00 PM
White Elephant Sale

June 28, 1986 - Saturday - 7:00 PM
Annual Banquet - New San Remo Restaurant
2237 Mason Street
San Francisco

Monthly meetings are held at The Telephone Museum, 1145 Larkin Street at Bush, San Francisco. Guests are invited.

MESSAGE FROM THE PRESIDENT

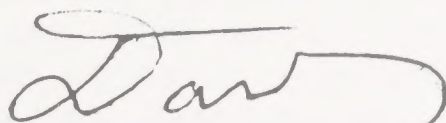
By David F. Cieniewicz

It is difficult to believe that the first quarter of the year is already behind us. I am very pleased to report that various committee members are busy planning activities for the remainder of the year. I might mention that it is not too early to mark your calendars for the annual PCNS banquet scheduled for June 28. Banquet Chairman Frank Strazzarino has made arrangements at the San Remo restaurant and is in the process of finalizing plans. The annual banquet provides a very festive environment and an opportunity to meet and socialize with members who normally are not able to attend our monthly meetings. Details for the banquet will be appearing soon in the monthly bulletin. Join us!

The submission deadline for the 1986 Papers Contest is rapidly approaching. I would like to encourage everyone to submit papers since this is the primary source of articles for The Journal. The 1986 Papers Contest awards will be presented at the banquet in June.

I would like to acknowledge Stephen Huston as founding editor of The Journal and thank him for helping to make it possible. Unfortunately, Stephen's numerous other commitments have necessitated his resignation as editor. Fortunately, PCNS has the very talented David Lange who has accepted the post of editor, and Stephen has volunteered to continue serving on The Journal staff. PCNS is deeply indebted for both of their services.

As spring flowers blossom, so do coin shows. Although some of the 1986 coin shows are already history, the year is still young. The annual San Francisco Coin Fair is scheduled for April 6, and the semi-annual California State Numismatic Association convention is scheduled for April 18-20. These shows are both held in San Francisco. I would like to urge all members to exhibit, volunteer some time to the show committees, patronize your favorite dealers, and enjoy our hobby.

A handwritten signature in dark ink, appearing to read "D. Lange", with a long, sweeping horizontal line extending from the end of the signature.

SUNNY JIM AND THE '12-S NICKEL

by David W. Lange, NLG

"Let's get the cars going all right first and
toot our horn afterward." 1

It was thus that Mayor James S. "Sunny Jim" Rolph, Jr. inaugurated service on the San Francisco Municipal Railway, the city's new publicly owned streetcar system. Rolph's protests against the pomp and ceremony were in vain however, for, while the Municipal Band may have been silenced by his words, the public could not be. The crowd that had gathered on that Saturday noon were not to be relieved of their high spirits. San Francisco was a city reborn from the ashes only six years past, and this day marked the ultimate legacy of that tragedy. As the earthquake and fire of 1906 had largely witnessed the demise of the cable car lines and the emergence of the electric streetcar as the dominant mode of transportation in the city, so would this day witness the operation of the first publicly owned street railway in the nation. The date was December 28, 1912, and San Francisco was a city alive.

It seems difficult in 1986 to imagine the population of any city becoming so excited over the inauguration of a municipally owned and operated transportation system. It must be remembered, however, that this was the era of Progressivism, the era of crusading "muckrakers" such as Theodore Roosevelt and Ida Tarbell. Upton Sinclair's novel, The Jungle, had been published only a few years earlier, and there still existed in urban America a general distrust of industrialists and unrestrained free enterprise. While the trend in recent years has been toward the deregulation of industry in the interest of competition, the feeling was pervasive amongst many that government intervention in industries serving the public was necessary to protect society from the "malefactors of great wealth". It was with this spirit that the people of San Francisco were infused on that day nearly seventy-five years ago when the first cars of the new Municipal Railway rolled out of the carbarn at Geary Street and Presidio Avenue and headed east toward their rendezvous with the mayor.

Wrestling control of the street railway lines from the exclusive ownership of private companies had been no easy matter. For decades, the owners had relied upon their influence with city politicians to have their franchises renewed time after time. Furthermore, public apathy toward the various proposals for a publicly owned street railway had resulted in the defeat of several bond issues. It was only with the growing nationwide trend toward the regulation of public service industries that the people were prepared to end the abuses and poor service which had been practiced by the street railway companies at their expense.

1. San Francisco Examiner, December 28, 1912.



JAMES S. ROLPH, JR., MAYOR OF SAN FRANCISCO 1912-1931

In a special election held on December 30, 1909, a measure passed providing for a bond issue to finance the construction of an electric railway along Geary Street. This would supplant the existing railway being operated by the Geary Street, Park and Ocean Railroad. The privately owned company brought the matter to court claiming a violation of its franchise rights. However, as the disputed franchise had expired in 1903, the city emerged victorious. Cable car service on Geary Street was terminated in May of 1912, and the city acquired all track and equipment belonging to the Geary Street, Park and Ocean Railroad at a price determined by the value of capital investment plus interest.

An estimated 50,000 persons cheered Mayor Rolph as he ascended the rear platform of the first car which was set to lead the procession from the intersection of Geary, Kearny, and Market Streets. All eyes were focused upon him as he prepared to begin the official ceremony. Sunny Jim was at his best in such situations, and this was his day. Having just completed the first of his twenty years as Mayor of San Francisco, Rolph was to preside over the many similar occasions as the Municipal Railway was extended throughout the city in succeeding years.

Ironically, Rolph was originally skeptical of the proposal to build a publicly owned street railway. His views on the matter had resulted in some lingering resentment on the part of certain city officials and public figures. Later on in the day, he would find himself having to defend his administration's position on public ownership in response to remarks made by J. J. Pratt, President of the Public Ownership Association. However, that was to be later. For the time being, the attitude of the day was "all for one" toward the Municipal Railway, and Sunny Jim was its biggest booster.

The crowd anxiously awaited their chance to board the shiny, new cars. One man, however, must have believed that the wait was an undue inconvenience, as he attempted to board a car by climbing through its open window. His effort to inaugurate service a few minutes early was aborted by Sergeant J. J. Farrell of the San Francisco Police Department who withdrew the man by his legs.

"You can't get in that way," barked Sergeant Farrell at the offender.

The man fired back, "Let me alone. Who owns the cars, anyway?" 2

Joining Mayor Rolph on the platform of the first car was City Treasurer John E. MacDougald. Smiling broadly, Sunny Jim reached out and handed to MacDougald a bright, shiny new nickel. The story of what occurred next is told in an article which appeared in a newspaper the previous day:

The cars of the Municipal Railway will begin running at 12:30 to-morrow, and mayor Rolph is to pay the first fare as a passenger. That particular nickel has been already spoken for by Treasurer McDougald (sic), who will substitute another for it that he be allowed to make proper arrangements for its preservation and display in his office of the first coin earned by the Municipal Railway. 3

2. San Francisco Examiner, December 28, 1912.

3. San Francisco Examiner, December 27, 1912.

That nickel was, in fact, one of the first forty pieces coined of that denomination at the San Francisco Mint, which had begun striking the coins on Christmas Eve, just four days previous. The coin used by Rolph had been forwarded to him by Thomas P. Burns, Acting Treasurer of the United States Sub-Treasury. Members of the Board of Supervisors of San Francisco, who were to follow the lead car carrying Mayor Rolph and MacDougald, would also pay their fares with the new nickels.

Upon seeing the Municipal Railway earn its first five-cent fare, the crowd cheered and demanded a speech. Stepping back to the sixth car where the gathering was the thickest, Sunny Jim saluted the citizens of San Francisco and their vision:

It is in reality the people's road, built by the people and with the people's money. The first cable road in the country was built in San Francisco, and now the first municipal railway of the country is built in San Francisco. Our operation of this road will be closely watched by the whole country. It must prove a success! 4

Returning to the first car, Rolph instructed Conductor Nathan Rahn and Motorman Eugene Clisbee to get things rolling. The men attended to their jobs eagerly. There were many who had been blacklisted by the privately owned street railways for participating in strikes. Thus it was with a certain sense of satisfaction that these new public employees began their duties.

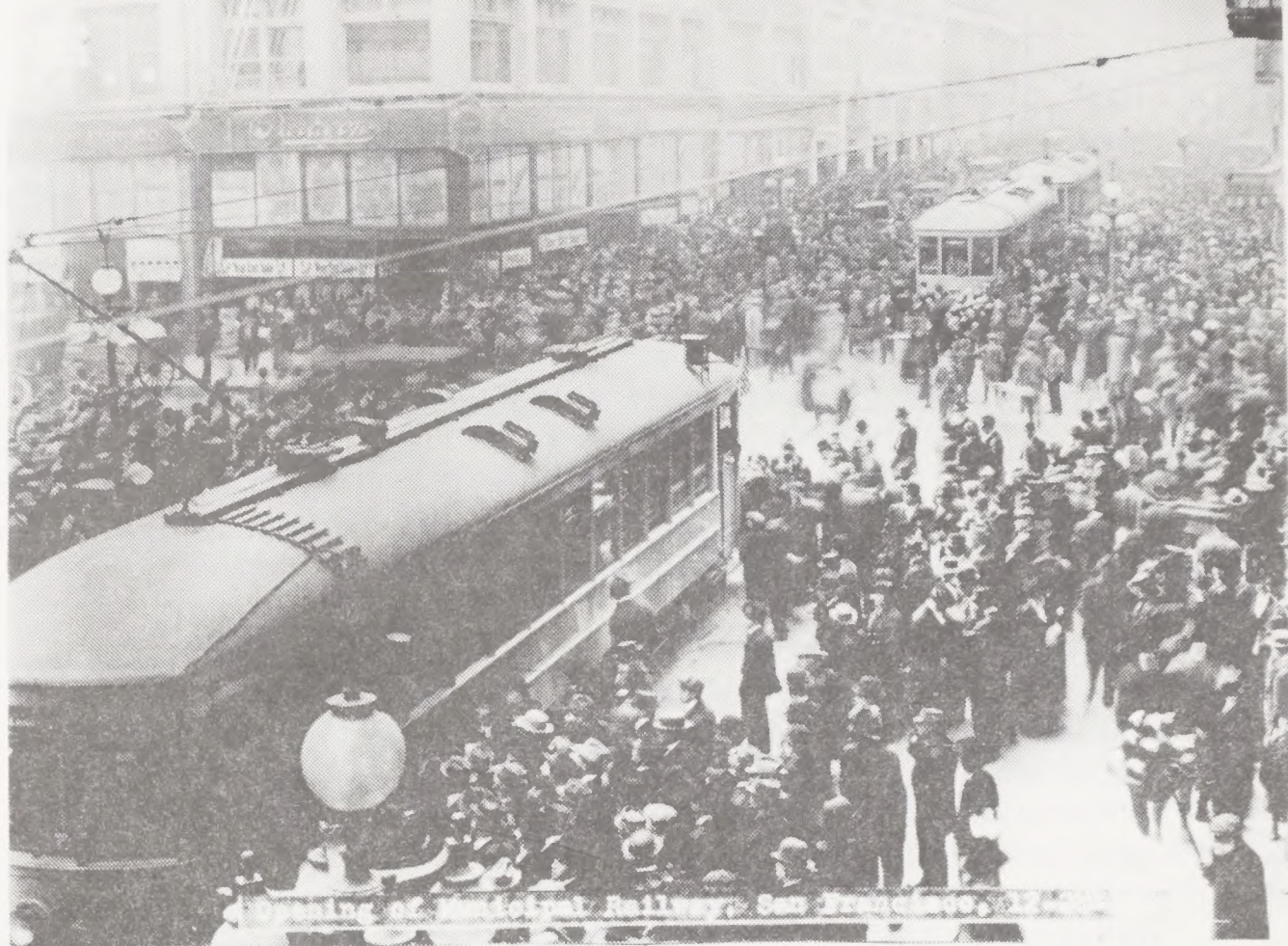
As cars began traveling up Geary Street toward Union Square, the Municipal Band was finally permitted to play. However, the music could scarcely be heard above the noise of the spectators, those unable to board the crowded cars following on foot. A policeman rode aboard each car.

As the procession approached the elegant St. Francis Hotel, the guests of that establishment were alerted to its arrival by the hotel's wailing siren. All along the route, newsboys and others had been creating souvenirs by placing cents on top of the rails to have them flattened by the new cars. The guests of the St. Francis, in view of their station, instead placed silver pieces upon the rails. Two wealthy miners from Nevada bested them all by each flattening a gold eagle!

Those residents of the hotel who could find a place aboard the overloaded cars went along for the ride, each paying with yet another of the new nickels. These had apparently been secured on special order by the management of the hotel as a courtesy to its exclusive clientele.

First to receive a 1912-S nickel in change was an attorney named Timothy E. Healy who was given one piece in exchange for a dime presented to the conductor.

The parade of streetcars continued on to the car barn at Presidio Avenue, the Mayor there being cheered by Municipal



OPENING DAY, DECEMBER 28, 1912. THIS VIEW LOOKS WEST ALONG GEARY St. AT GRANT AVE. NOTE BALLOON SALESMAN AT LOWER RIGHT.

Railway employees. The crowd that had gathered then set off firecrackers and joined the procession as it continued on to Tenth Avenue and Golden Gate Park.

The return trip to Market Street was much the same. The enthusiasm did not abate, and Rolph continued to receive the public's acknowledgements throughout the ride. Finally, the starting point was achieved by the lead car around three o'clock.

By all accounts, the day had been a huge success. The Superintendent of the Municipal Railway, Thomas A. Cashin, estimated that at least one hundred persons had been crowded onto each outbound and inbound car for a total ridership for the day of 20,000 or more.

The story is still a successful one, as the San Francisco Municipal Railway continues in service today. Although many of the streetcar lines which were added to the system in subsequent years have since been replaced by diesel buses or trolley coaches, San Francisco still utilizes electric streetcars in regular service. This tradition is celebrated annually in the Summer Trolley Festival. Each year, from June to October, old streetcars from around the world, including San Francisco's own car Number One, make the run along Market Street in tribute to the past and the present. While the nickel fare is history, the system lives on. 1987 will mark the 75th anniversary of the Municipal Railway and will probably witness a special celebration.

Sunny Jim Rolph was to be Mayor of San Francisco from 1912 to 1931, a record which still stands. While his years in office are remembered by few today, his name lives on in legend. He

shares with such mayors as Jimmy Walker of New York and "Big Bill" Thompson of Chicago that peculiar kind of fame so prevalent in the 1920's, a fame based more on notability than capability.

Nevertheless, Rolph, more than anyone else, is associated with the inauguration and the expansion of Muni, as the system is now called. He remains a colorful figure and part of San Francisco's folklore.

And what of that first 1912-S nickel? While it may have once hung in the City Treasurer's office, a search made in recent years turned up no trace of the coin. Was it lost? Stolen? Misplaced?

Perhaps, it no longer exists. Perhaps, it does exist and is in the possession of someone who does not know its significance. Whatever the truth, the coin's present whereabouts is unknown.

While this particular coin may be no longer available, any collector can own a specimen of the 1912-S nickel. This date, while a key coin in the Liberty Head series, is not terribly expensive in the lower grades. In grades Very Fine and above, it becomes genuinely scarce and is priced in the three and four figures.

However, the desirability of this coin as the first nickel struck at the San Francisco Mint and the only S-Mint nickel with the Liberty Head design seems to justify the coin's price.

It is an authentic piece of history and one of the most interesting issues of American coinage. The 1912-S nickel that you hold in your hand may be one of those dropped into the fare box of a new municipal streetcar on that afternoon way back when the City of San Francisco got its first wheels. In fact, it may even have been the one paid by Sunny Jim himself.

Appendix

The law of February 12, 1873, which provided for a general revision of our coinage system, included a directive on the procurement and utilization of bullion for the minor coinage of bronze and copper nickel. Section 29 of this act, wherein this directive may be found, includes also the stipulation that such minor coinage may be produced only at the Philadelphia Mint.

The exact reason for this latter provision is not specified, however, one possibility seems likely. Minor coins, being made from base metals, were viewed by Congress as token pieces, struck for the sake of convenience rather than to be presented as a legal tender. In the years immediately following the conclusion of the Civil War, minor coins had been produced in great quantities which resulted in a distressing overabundance. This matter had been settled through legislation in 1871 by providing for their redemption in lawful money when presented in sums of not less than twenty dollars. With this experience fresh in its collective memory, Congress probably wished to restrict the coinage of minor pieces to the parent facility at Philadelphia where it could be more readily controlled.

This presented little hardship at the time, as minor coins circulated primarily in the northeastern states. They circulated not at all in the Far West, where the inflated economy offered little need for anything of lesser value than a dime. However, as the West became less of a frontier, commerce there began to evolve into something more akin to that encountered in the East. The extension of the railroad brought down the cost of articles sent across the country, thereby providing a need for small change. Although paper money would be scorned for many years to come, by the end of the Nineteenth Century, western cities had become receptive to the one cent and five cent coins, and these were regularly shipped from Philadelphia.

In view of this development, legislation was passed April 24, 1906 amending Section 29 of the Act of 1873 to read that:

For the purchase of metal for the minor coinage authorized by this act a sum not exceeding two hundred thousand dollars in lawful money of the United States shall, upon the recommendation of the Director of the Mint, and in such sums as he may designate, with the approval of the Secretary of the Treasury, be transferred to the credit of the Superintendants of the Mints at Philadelphia, San Francisco, Denver, and New Orleans, at which establishments, until otherwise provided by law, such coinage shall be carried on. 5

The first coinage of minor pieces by the San Francisco Mint occurred in 1908, a total of 1,115,000 cents being struck there during the month of December. Five cent pieces were not produced by any branch mint until 1912 when the mint at Denver coined 8,474,000 examples. For reasons unknown, the coinage of nickels at the San Francisco Mint was delayed until December 24, 1912. A mere 238,000 pieces were produced during the final week of that year, all of these bearing Barber's portrait of Liberty.

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- Coin World. Coin World Almanac. Sidney, OH, Amos Press, Fourth Edition, 1984.
- Perles, Anthony. The People's Railway. Glendale, CA, Interurban Press, 1981.
- United States Treasury Department. Annual Report of the Director of the Mint. Washington, Government Printing Office, 1914.
- San Francisco Examiner. December 27, 1912 and December 28, 1912.

5. Fractional Money, pages 357-358.

SAN FRANCISCO THROUGH ITS TOKENS

by Jerry F. Schimmel

The Art Saloon

A well known San Francisco token is this one from the Art Saloon. The pictorial side shows the famous "Jap Statue" which was on exhibit as late as 1985 at the Ripley's Believe It Or Not Museum in the Fisherman's Wharf area. It had also been shown at Chicago's Century of Progress Fair in 1933. The statue is of one Hananuma Masakichi, who carved it into an exact likeness of himself, using his own hair, nails and teeth to complete its realism. In fact, he later willed his estate to the work. The City Directory of the day noted that "the great Jap statue (is) on exhibition free".



The piece shown is of brass and is 33.5mm in diameter. It was GOOD FOR ONE DRINK AT THE BAR, ART SALOON, 1356 MARKET ST., S.F. At this address the saloon operated between 1897 and 1899. Thomas P. Dunne was the proprietor. The token has the maker's name, L.H. MOISE, S.F., in tiny letters below the statue, although other similar tokens were made by the J.C. Irvine Company. At least half a dozen strikings were done which were very likely carried away by customers as souvenirs. The statue to this day is very lifelike and striking. In 1900, the premises were relocated up the street to 1410 Market, after which year it was not listed.

Sources:

Ripley's Museum

San Francisco Directories

California Tokens by Charles V. Kappen



GRADING - probably the most cussed and discussed topic in the field of numismatics and one that has occupied more printed space in hobby publications over the last 5 years than any other. It can strike fear into the heart of the neophyte collector and cause normal, peace-loving men to rant and rave like Attila the Hun on a bad day.

But, lest we lose the proper perspective, grading differences are not new; it's not a slithery serpent that has reared its ugly head within the last 5 years. These differences have been with us for years, and all one has to do is check some old (20-30 years ago) issues of Coin World, Numismatic News, The Numismatist, etc. to see the letters of complaint on grading, even back then.

What has brought the "grading problem" into such sharp focus recently, however, are the insane price increases on Mint State coins, primarily those in the MS-65 category, a factor that really wasn't an integral part of the market those many years ago. It's not that many years past that you could buy a "nice" UNC Morgan dollar for \$10-\$15 and a super nice piece for \$18-\$20. As long as it looked nice, had good luster and didn't appear as though it had just been the victim of a 500 mile ride in the back of a gravel truck, it was a desirable coin. The spread between a "nice" coin and a "super" specimen wasn't all that great and, even if you purchased an overgraded piece (in Mint State), any monetary loss was usually negligible.

Not so today! It has been said over and over again that numismatics is now a business, not a hobby and, to a large degree, that's true. The influx of investors has created an entirely new strata of coin merchandising and the frantic "race for quality" has propelled the hobbyist, the true collector, right into the thick of it.

But should we throw up our hands in despair and say the heck with it - I'm going to start collecting Edsel hubcaps or 19th century zippers where I don't have to worry about grade? Shoot, NO! If you enjoy collecting and have a little initiative, stick to it! Study up on your grading techniques until you reach a point where you feel comfortable with your decision and look at as many coins as you can.

It would probably be prudent to concentrate on one or two series that you particularly enjoy collecting. Learn all you can about grading those series and don't be afraid to ask questions! If at all possible, attend an ANA grading seminar, either the week-long summer session in Colorado Springs or one of the "road show" seminars ANA conducts throughout the year. I guarantee your money will be well spent. Self-confidence in your grading ability is one of the most important factors in collecting enjoyment and, with a little effort, you will be able to apply the grading techniques you have learned on one series to virtually any other. The techniques of grading are transferable . . . much more easily than you realize.

A LOOK AT SOME SPECIFIC SERIES

BUFFALO NICKEL:

1. The key area at which to look to determine wear is the buffalo's hipbone.
2. If it shows the "mesa effect", it is not mint state.



WELL STRUCK SPECIMEN

(WELL ROUNDED HIPBONE)



WEAKLY STRUCK

(NOT AS ROUNDED
IN APPEARANCE)



SPECIMEN SHOWING WEAR

(FLAT "MESA" WITH SOME
DULL COLOR ON AREA OF
WEAR)

3. Look closely for a dullness or a loss of luster in the hip area as well as on the broad flank underneath it; this denotes wear.
4. Because of the nature of the metal (75% copper, 25% nickel), a Buffalo 5c need not necessarily be brilliant to grade MS-65. It must, however, have original luster and, of course, minimal contact marks.
5. On a large percentage of this series, strike is a very important factor - not in relation to grade, but certainly to price. Learn those issues that habitually come not fully struck up.

Areas of the coins where the weak strike is most noticeable are:

Obverse - the hair above the tie on the braid
- the cheek and nostril

Reverse - the buffalo's upper front leg and shoulder
- the hair on the head in front of the horn

These are the areas of high relief on the coin (the deepest parts of the die) and therefore are the last portions to strike up. Remember, strike does not affect the grade, but it certainly has a strong bearing on the price.

MERCURY DIME:

1. The key areas at which to look to determine wear are the portion of the wing over where the ear would be, the cheek, and the long vertical center stick of the fasces.
2. Check the cheek area closely for slide marks by using the "T 'n T" method (tip 'n turn) under the proper lighting.
3. The bands referred to when speaking of "full" (full split) or "split" bands are the two center bands on the reverse. See below for the differences.

(Continued on page 18)

BANK PREMIUM TOKENS

By Don T. Thrall

During the Teens and into the Depression of the Twenties and Thirties, in an effort to stimulate buying as well as savings, a system of premium bank tokens was devised. The value of the tokens ranged from a half-cent to 25 cents. They were probably given in the ratio of 1 cent for each dollar of purchase, with the half-cent token used for the odd cents between a half-dollar and a dollar.

The tokens were good only for deposit in a savings account at a particular bank. It is likely that the merchant who issued the tokens purchased them from the bank. Probably, if he carried an account with the issuing bank, he was able to purchase the tokens in set quantities at a discount. This kind of arrangement would work to the advantage of both the merchant and the bank since the bank would gain deposits from the merchant and also from the consumer who would be opening and depositing into a savings account.

The tokens were made by several different suppliers and, as a result, go by several different names, such as discount check, deposit check, cash token, and savings check. Most of the tokens state that they have been patented or that a patent has been applied for. I believe that banks were not the patent holder, but rather that a token maker held the patent or made them under a license from the patent holder and made them on order for the various banks. The most commonly available denominations are half cent and one cent, although they do exist in two cents, five cents, and twenty-five cents. Undoubtedly, the higher values found their way into savings accounts.

Following is a catalogue of these tokens:

KANSAS

1. Kansas City - Argentine State Bank
Aluminum, 23mm.
obv: ARGENTINE / STATE BANK / KANSAS CITY, KS. / WORTH $\frac{1}{2}$ c
DEPOSITED / Jos. N. Altringer (script) / CASHIER
Rev: DISCOUNT CHECK / NON-TRANSFERABLE PATENTED / WORTH
FACE VALUE WHEN DEPOSITED (with four figures in center)
2. Topeka - Farmers National Bank
Aluminum, 19mm.
Obv: FARMERS NATIONAL BANK / TOPEKA, KS. / WILL CREDIT
BEARER / 1c / ON SAVINGS ACCT. / H.G. West (script) /
CASHIER / K.L.D.CO.
Rev: same as 1.

3. Kansas City - Security National Bank
Aluminum, 18mm.
Obv: SECURITY NAT'L BANK, K.C. MO./ SAVINGS DEPT. / $\frac{1}{2}$ c /
VOID AFTER / MAY 1919 / H.C. Jobs (script) / CASHIER
Rev: same as 1.

NEW JERSEY

4. Passaic - (No bank name)
Aluminum, 19mm, central hole and scalloped edge.
Obv: CREDIT-WHEN-DEPOSITED-IN-INTEREST-ACCOUNT★ / IN /
AUTHORIZED BANK / 1 / PASSAIC, N.J.
Rev: ★DISCOIN★ / NOT TRANSFERABLE / © NDC / S 326605 Y /
PAT. 12.20'21.

NEW YORK

5. Jamaica - First National Bank of Jamaica
Aluminum, 19mm.
Obv: FIRST NATIONAL BANK OF JAMAICA / JAMAICA, N.Y. / WILL
CREDIT/ 1c/ON INTEREST ACCOUNT/(illeg. signature)/VICE PRES.
Rev: DISCOUNT CHECK FOR CASH AND CARRY / NOT TRANSFERABLE /
BANK / MERCHANT / CONSUMER (on triangle) / REG US PAT OFF
(below triangle)
6. Richmond Hill - Richmond Hill National Bank
Aluminum, 19mm.
Obv: RICHMOND HILL NATIONAL BANK / RICHMOND HILL / N.Y. /
WILL CREDIT/ 1c/ ON INTEREST ACCOUNT / P.J. Mahler (script)/
CASHIER
Rev: Same as 5.
7. Rockville Centre - Bank of Rockville Centre
Aluminum, 19mm.
Obv: BANK OF ROCKVILLE CENTRE. N.Y. / WILL CREDIT / BEARER
WITH / 1c / WHEN DEPOSITED ON / SAVINGS ACCOUNTS / J. F.
Simonson (script) / CASHIER
Rev: DISCOUNT CHECKS FOR CASH AND CARRY/ NOT TRANSFERABLE /
BANK / MERCHANT / CONSUMER (on Triangle) PAT. 1917 /
DISCOUNT/CHECK (in Triangle)/ REG. U.S. PAT OFF (below Tri.)
8. Rockville Centre - Bank of Rockville Centre
Aluminum, 24mm.
Obv: Same as 7 except "25c"
Rev: Same as 7.
9. Utica - Citizens Trust Company
Aluminum, 22mm, scalloped edge.
Obv: WORTH / 1c / WHEN DEPOSITED IN AN / INTEREST ACCOUNT
AT / CITIZENS TRUST CO / OF UTICA, N.Y. / DEPOSITARY /
SUBJECT TO THEIR RULES / BEFORE OCT. 1, / 1919 / NATIONAL
DEPOSIT CHECK COMPANY INC.
Rev: DEPOSIT CHECK / PATENTED / 1 (bank building) 1 / GOOD
AS / MONEY / WHEN DEPOSITED

10. Utica - Citizens Trust Company
Aluminum, 25mm, scalloped edge.
Obv: CITIZENS TRUST CO. / OF UTICA, N.Y. / WILL CREDIT
HOLDER / TWO CENTS / ON AN INTEREST ACCOUNT, / SUBJECT TO ITS
RULES, IF / THIS CHECK IS / OBTAINED BY / HOLDER AS A /
DISCOUNT / AND DEPOSITED BEFORE OCT. 1, 1919
Rev: NATIONAL DEPOSIT CHECK CO. / INC. / DEPOSIT CHECK /
PATENTED / 2 (bank bldg.) 2 / FOR / DISCOUNT / NOT
TRANSFERABLE

OHIO

11. Cleveland - First Trust & Savings Company
Aluminum, 22mm, octagonal.
Obv: DEPOSIT IN / FIRST TRUST / & SAVINGS CO. / CLEVELAND /
BEFORE JUL. 1st 1918 / AND WE WILL CREDIT / $\frac{1}{2}$ c / ON 4%
SAVINGS ACCOUNT / SUBJECT TO OUR RULES / R.S. Crawford
(script) / TREAS.
Rev: NON TRANSFERABLE / SAVINGS CHECK / (Bank Bldg. & "BANK
BOOK OF B. THRIFTY") WORTH MONEY / WHEN / DEPOSITED / PAT.
APL'D FOR
12. Cleveland - First Trust & Savings Company
Aluminum, 25mm, octagonal.
Same as 11 except value "1c"
13. Cleveland - First Trust & Savings Company
Aluminum, 28mm, octagonal.
Same as 11 except value "2c"
14. Cleveland - First Trust & Savings Company
Aluminum, 31mm, octagonal.
Same as 11 except value "5c"
15. Norwalk - Citizens Banking Company
Aluminum, 23mm.
Obv: DEPOSIT WITH / CITIZENS / BANKING CO./ OF NORWALK, O./
BEFORE JUNE 1, 1918/ RECEIVE $\frac{1}{2}$ c CREDIT / ON SAVINGS ACCOUNT/
SUBJECT TO OUR RULES
Rev: COMMUNITY SAVINGS / CHECK / HAS A CASH VALUE / FOR
SAVINGS / COPYRIGHTED / - CONNECTIVE - ADVERTISING & SELLING
(around circle with "B H Co" cypher in center)

PENNSYLVANIA

16. Pittsburgh - Bank of America Trust Company
Aluminum, 22mm, scalloped edge.
Obv: GOOD FOR/ 1c / WHEN DEPOSITED IN THE/ BANK OF AMERICA/
TRUST CO./ PITTSBURGH, PA. / NOT GOOD AFTER / APRIL 30, 1934
Rev: SAVINGS AND SALES/ CASH TOKENS/ ★★WORTH REAL MONEY★★ /
("S S" cypher in center)



2

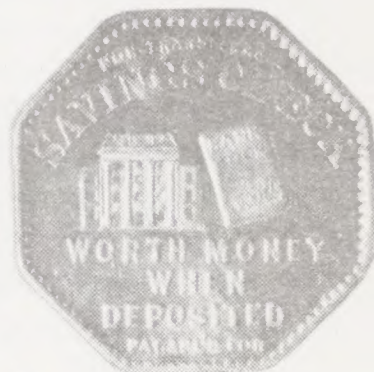
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14



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16



18

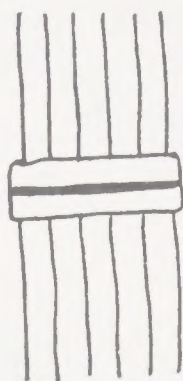
21

17. Pittsburgh - Farmers Deposit Bank of Pittsburgh
Aluminum, 22mm, octagonal.
Obv: DEPOSIT IN / FARMERS / DEPOSIT SAVINGS / BANK OF
PITTSBURGH/ BEFORE JAN. 1st 1918 / AND WE WILL CREDIT / $\frac{1}{2}$ c /
ON 4% SAVINGS ACCOUNT / SUBJECT TO OUR RULES / E.B. Coll
(script) / CASHIER
Rev: NON TRANSFERABLE / SAVINGS CHECK / (Dog "Prince" and
"BANK BOOK OF B. THRIFTY")/ WORTH MONEY / WHEN / DEPOSITED /
PAT. APL'D FOR
18. Pittsburgh - Farmers Deposit Bank of Pittsburgh
Aluminum, 25mm, octagonal.
Same as 17 except value "1c"
19. Pittsburgh - Farmers Deposit Bank of Pittsburgh
Aluminum, 28mm, octagonal.
Same as 17 except value "2c"

UNKNOWN LOCATION

20. The East End Savings & Trust Company
Aluminum, 22mm, octagonal.
Obv: DEPOSIT IN / THE EAST END / SAVINGS & / TRUST COMPANY/
BEFORE JAN. 1st 1918 / AND WE WILL CREDIT / $\frac{1}{2}$ c / ON 4%
SAVINGS ACCOUNT / SUBJECT TO OUR RULES / O.J. Vilsack
(script) / TREAS
Rev: NON-TRANSFERABLE / SAVINGS CHECK (raised armored arm
holding key, also "BANK BOOK OF B. THRIFTY")/ WORTH MONEY/
WHEN / DEPOSITED / PAT. APL'D FOR
21. The East End Savings & Trust Company
Aluminum, 25mm, octagonal.
Same as 20 except value "1c"

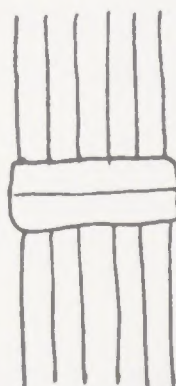
A LOOK AT SOME SPECIFIC SERIES (Continued from page 13)



FULL SPLIT



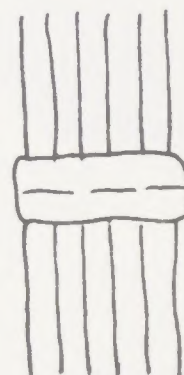
(COMPLETE, DEEP
SEPARATION WITH
BANDS WELL RAISED)



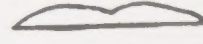
SPLIT



(COMPLETE SEPAR-
ATION WITH FLATTER
BANDS)



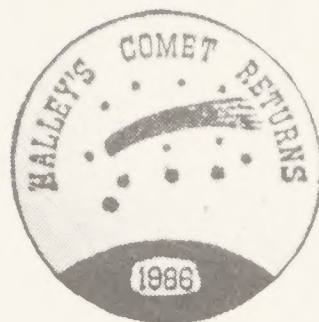
NON-SPLIT



(SEPARATION NOT COM-
plete, WITH ONE OR
MORE "BRIDGES")

IN THE YEAR OF THE COMET

Some Notes for Further Study
by Stephen M. Huston



As this is being written, astronomers are pointing their telescopes toward the heavens, each hoping to view Halley's Comet. It was supposed to be visible to the naked eye of anyone who cares to look up by the Spring or Summer of 1986. Medals surely will be issued, as similar unearthly events have been noted and commemorated.

Numismatists may find some interest in comparing known comet sightings and coins which refer to them directly or in passing via their designs, i.e. star or comet designs in fields.

Comets usually have been interpreted as portents of evil; often the death of a ruler was predicted when a comet appeared. The Great Comet of 44 BC (definitely not Halley's Comet) was suggested to have been the spirit of Julius Caesar, who had "mistakenly" died shortly before its appearance. (Conveniently, the human mind juggles facts to fit beliefs.) Augustus commemorated that comet shortly thereafter on a coin, the comet filling the reverse, with the legend DIVVS IVLIVS (The Divine Julius).

Following are lists of dates of known comet sightings, especially for Halley's Comet. References to comets on coins with these dates (and dates even several years later) might be directly linked to the sightings.

The earliest sighting of "Halley's Comet" was 240 BC, with these other dates documented: 87 BC, 12 BC, 66 AD, 374 AD, 607 AD, 837 AD, 1066 AD, 1301 AD, and 1456 AD.

Halley's returns on a 75 to 79 year orbit, so additional dates may be projected which I have not seen documented. 613 BC and 466 BC have been suggested based on ancient documents, but no reliable authority presently accepts them as undisputed fact. Projected sighting dates for Halley's Comet which I have not seen in print would be within a year or two of these AD dates: 143, 222, 297, 452, 529, 684, 761, 913, 990, 1144, 1222/3, and 1378.

Known dates of other major comet sightings are: 371 BC, 44 BC, 60 AD, 466 AD, 613 AD, 837 AD, 1054 AD, 1106 AD, and 1264 AD.

Comet sightings are better documented after 1500 AD, and listings after the time of Halley become plentiful. Listings for 1500 to 1800 are included here for reference, and some of these are known to be the basis of star or comet designs on some European coins and tokens. The returns of Halley's Comet are noted here by * next to the date: 1528, 1531*, 1556, 1572, 1577, 1607*, 1618, 1664, 1680, 1682*, 1729, 1758/9*, 1773, 1786, 1795.

The above lists are not complete, but are offered in the hope of making the sighting of "comets on coins" a bit simpler for the numismatist.

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